

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
James Morris
Debtor(s)

Case No. 15-05127-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Sep 30, 2020

User: AutoDocket
Form ID: 3180W

Page 1 of 3
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2020:

Recip ID	Recipient Name and Address
db	+ James Morris, 9146 Brandywine Drive, Tobyhanna, PA 18466-3603
4727672	+ BBY CREDIT SERVICES, PO BOX 183195, COLUMBUS, OH 43218-3195
4738634	+ Custom Building Systems, LLC, Attn: William D. French, President, 72 E. Market St., Middleburg, PA 17842-1064
5263703	+ JPMorgan Chase Bank, National Association, c/o Kevin S. Frankel, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
4727674	+ MONROE COUNTY TAX CLAIM BUREAU, ROP10K PO BOX 7000, PROVIDENCE, RI 02940-7000
4727676	+ WALTER A TILLEY III ESQUIRE, SUSQUEHANNA COMMERCE CENTER SUITE E600, 221 WEST PHILADELPHIA STREET, YORK, PA 17401-2991

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4734692	EDI: HNDA.COM	Sep 30 2020 23:23:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
4727671	+ EDI: AMEREXPR.COM	Sep 30 2020 23:23:00	AMEX, PO BOX 1270, NEWARK, NJ 07101-1270
4769524	EDI: BECKLEE.COM	Sep 30 2020 23:23:00	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4770496	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 30 2020 19:26:00	CITIZENS BANK. N.A., 1 Citizens Drive, Mail Stop ROP15B, Riverside, RI 02915
4833422	EDI: JPMORGANCHASE	Sep 30 2020 23:23:00	JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
4727673	EDI: JPMORGANCHASE	Sep 30 2020 23:23:00	CHASE, PO BOX 15123, WILMINGTON, DE 19850
4753097	+ EDI: MID8.COM	Sep 30 2020 23:23:00	Midland Credit Management, Inc., as agent for MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
4738944	+ Email/Text: MKnitter@monroecountypa.gov	Sep 30 2020 19:26:00	Monroe County Tax Claim Bureau, 1 Quaker Plaza, Room 104, Stroudsburg, PA 18360-2141
4774301	EDI: PRA.COM	Sep 30 2020 23:23:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4727675	+ EDI: RMSC.COM	Sep 30 2020 23:23:00	SYNCHRONY BANK, PO BOX 960061, ORLANDO, FL 32896-0061
4727678	+ EDI: WFFC.COM	Sep 30 2020 23:23:00	WELLS FARGO BANK NA, PO BOX 5169, SIOUX FALLS, SD 57117-5169
4765488	+ EDI: WFFC.COM	Sep 30 2020 23:23:00	WELLS FARGO BANK, N.A., MAC F8235-02F, PO BOX 10438, DES MOINES, IA 50306-0438
4727679	+ EDI: WFFC.COM	Sep 30 2020 23:23:00	WELLS FARGO CARD SERVICES, PO BOX

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4774274	EDI: WFFC.COM		6412, CAROL STREAM, IL 60197-6412
		Sep 30 2020 23:23:00	Wells Fargo Bank N.A., 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001
4771353	+ EDI: WFFC.COM		
		Sep 30 2020 23:23:00	Wells Fargo Card Services, 1 Home Campus 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4727677		WALTER A TILLEY III ESQUIRE
cr	*+	Custom Building Systems, LLC, Attn: William D. French, President, 72 E. Market St., Middleburg, PA 17842-1064

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2020 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Creditor Custom Building Systems LLC bdiefenderfer@cgalaw.com, tlocondro@cgalaw.com; scomegna@cgalaw.com; rminello@cgalaw.com; kbrayboy@cgalaw.com; jrosenau@cgalaw.com; r48835@notify.bestcase.com
Charles J DeHart, III (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor JPMorgan Chase Bank National Association bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor JPMorgan Chase Bank National Association josh.goldman@padgettlawgroup.com, kevin.shatley@padgettlawgroup.com
Kevin S Frankel	on behalf of Creditor JPMorgan Chase Bank National Association pa-bk@logs.com
Monroe County Tax Claim Bureau	MKnitter@monroecountypa.gov DPugh@monroecountypa.gov
Philip W. Stock	on behalf of Debtor 1 James Morris pwstock@ptd.net
Philip W. Stock	on behalf of Plaintiff James Morris pwstock@ptd.net
Thomas I Puleo	on behalf of Creditor JPMorgan Chase Bank National Association tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com

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United States Trustee
ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1

James Morris

Social Security number or ITIN xxx-xx-7436

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:15-bk-05127-RNO

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:James Morris
aka James N. Morris Sr.9/30/20**By the court:** Robert N. Opel II
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.